

Information to identify the case:

Debtor 1	Robert S. Walters	Social Security number or ITIN	xxx-xx-1862
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Ruth R. Walters	Social Security number or ITIN	xxx-xx-1091
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-20571-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert S. Walters

Ruth R. Walters

6/14/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert S. Walters
 Ruth R. Walters
 Debtors

Case No. 16-20571-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 3180W

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 Total Noticed: 38

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db/jdb	+Robert S. Walters, Ruth R. Walters, 5041 Carolyn Drive, Pittsburgh, PA 15236-2505
cr	+PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
cr	+Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+VW Credit, Inc., 14841 Dallas Parkway, Suite 300, DALLAS, TX 75254-7883
14181306	+Amexdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
14181307	+Borough of Baldwin, c/o Legal Tax Service, 714 Lebanon Road, West Mifflin, PA 15122-1030
14295066	+CitiBusiness Card, POB 9001037, Louisville, KY 40290-1037
14181310	+Citicard, POB 9001037, Louisville, KY 40290-1037
14247623	+Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14246328	+PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-4982
14246475	+PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
14181316	+Pennsylvania American Water, POB 371412, Pittsburgh, PA 15250-7412
14181317	+Peoples Gas Company, POB 535323, Pittsburgh, PA 15253-5323
14181318	+Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
14181319	+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
14201266	+VW Credit Inc. dba Volkswagen Credit, PO Box 9013, Addison, Texas 75001-9013
14191829	+VW Credit Leasing Ltd, PO BOX 9013, Addison, Texas 75001-9013
14213204	+VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 15 2019 02:27:00 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14205502	EDI: BECKLEE.COM Jun 15 2019 06:03:00 AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14181304	+EDI: AMEREXPR.COM Jun 15 2019 06:03:00 American Express, POB 1270, Newark, NJ 07101-1270
14197476	+E-mail/Text: csc.bankruptcy@amwater.com Jun 15 2019 02:27:58 American Water, PO Box 578, Alton, IL 62002-0578
14181305	+EDI: AMEREXPR.COM Jun 15 2019 06:03:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14181308	EDI: CAPITALONE.COM Jun 15 2019 06:03:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14210346	EDI: CAPITALONE.COM Jun 15 2019 06:03:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14181309	+EDI: CHASE.COM Jun 15 2019 06:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14192457	+EDI: DISCOVER.COM Jun 15 2019 06:03:00 Discover Bank, Discover Products Inc, P.O. Box 3025, New Albany Ohio 43054-3025
14181311	+EDI: DISCOVER.COM Jun 15 2019 06:03:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14181312	+EDI: CHASE.COM Jun 15 2019 06:03:00 Disney, POB 15153, Wilmington, DE 19886-5153
14181313	+E-mail/Text: kburkley@bernsteinlaw.com Jun 15 2019 02:27:51 Duquesne Light Company, Payment Processing Center, Pittsburgh, PA 15267-0001
14248215	+E-mail/Text: kburkley@bernsteinlaw.com Jun 15 2019 02:27:51 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14181314	+E-mail/Text: bankruptcy@huntington.com Jun 15 2019 02:27:07 Huntington Mortgage Co, 7575 Huntington Park Dr, Columbus, OH 43235-2600
14181315	+EDI: TSYS2.COM Jun 15 2019 06:03:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
14181320	+EDI: CHASE.COM Jun 15 2019 06:03:00 Southwest, POB 15298, Wilmington, DE 19850-5298
14181321	+EDI: RMSC.COM Jun 15 2019 06:03:00 Synch/Plcc, Po Box 965024, Orlando, FL 32896-5024
14185212	+E-mail/Text: bankruptcy@huntington.com Jun 15 2019 02:27:08 The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
14181323	+E-mail/Text: vci.bkcy@vwcredit.com Jun 15 2019 02:27:26 VW Credit, Inc., 1401 Franklin Blvd., Libertyville, IL 60048-4460
14181322	+E-mail/Text: vci.bkcy@vwcredit.com Jun 15 2019 02:27:26 Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr PNC BANK NATIONAL ASSOCIATION

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dkam
Form ID: 3180W

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Total Noticed: 38

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,
ewassall@logs.com
Gary William Short on behalf of Debtor Robert S. Walters garyshortlegal@gmail.com,
gwshort@verizon.net
Gary William Short on behalf of Joint Debtor Ruth R. Walters garyshortlegal@gmail.com,
gwshort@verizon.net
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com/acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 8